



Challenges and Prospects of Urban Residential Housing in ABA Metropolis, Abia State, Nigeria

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Authors' contributions

This work was carried out in collaboration between both authors. Author CHW designed the study, performed the statistical analysis, wrote the protocol, wrote the first draft of the manuscript and managed the analyses of the study. Author OAO managed the literature searches. Both authors read and approved the final manuscript.

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ABSTRACT

The study investigated the challenges and prospects of urban residential housing in Aba metropolis, Abia State, Nigeria. A primary investigation involving data collection through questionnaire survey was employed by administering a total of 400 copies to residents in ten selected areas belonging to high standard, medium standard and low standard residential areas in Aba North and Aba South Local Government Areas of Abia State. The characteristics of the respondents for the study involved both indigenes and migrants who are occupants in selected sampled areas in Aba metropolis. More of the research questionnaire was administered in Aba South (79%) than Aba North (21%). Thus, a total of 318 copies of questionnaire were administered in Aba South against 82 copies of the questionnaire administered in Aba North due to population size differences. Both descriptive and inferential statistics were employed for data presentation and analysis. Findings of the study revealed that majority of sampled respondents (23.8%) in the low standard residential area earn low forcing them to embrace cheaper housing which they can afford because of the cost of house/land in other parts of the metropolis. The factors creating housing problems in the study area were: economy (77.2%); population increase (78.2%); land tenure (74.8%); the cost of land (74.3%); shortage of housing (77.5%) and weak housing policies (86.9%).

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Respondents attested to the fact that the quality of housing is poor in the study area because planned, healthy and livable environments supporting basic human needs (79.8%) amongst others are not adequate in the study area. The correlation between income and house ownership was significant ($r=0.250$, $p=0.05$); while factors that determine rent differ significantly in the study area. The study recommended that urban renewal strategy should be encouraged in Aba South through the provision of adequate infrastructural development to achieve social integration and addressing the problem of unemployment and poverty. Finally, the government should ensure they review residential housing policies directed at promoting affordability and solving the problems of the housing deficit in the study area.

Keywords: Aba metropolis; planning; residential housing; rent; urban.

1. INTRODUCTION

Globalization and urbanization have changed the face of nations; more than before in urban centres, economic, social and political activities have become so intense and this has attracted individuals, who look for a better living condition in the urban centres. Urban centres both in developed and underdeveloped nations have its problem of congestion. The government decongest the urban centres by creating new frontiers, states and local government areas (Mac Ogonor, 2002). The goals and objectives of individuals who are attracted to these created areas are diverse both in the socio-economic, cultural and educational background [1]. The United Nation Centre for Human Settlement/Habitat was of the view that less than one million people in less developed countries live in houses unfit for human habitation, and the number is likely to increase unless drastic measures are taken [2,3]. Most of the reasons attached to these developments are very high population growth and the rising cost of rent due to urbanization.

According to Sule [4], in Nigeria, the urban housing problem is a national issue, with more than 95 per cent of the urban dwellers living in substandard housing. Here in Nigeria, poor income and absence of adequate housing scheme by the government have given rise to the development of urban slums. These urban slums lack the necessary components of a house such as water, electricity and toilet. World Health Organization [5] highlighted the characteristics and conditions of a good house and listed the following: a good roof to keep out the rain; good walls and doors to protect against bad weather and to keep out animals; sunshades all-round the house to protect it, from direct sunlight in hot weather; and, wire netting at windows and doors to keep out insects like flies and mosquitoes. In essence, housing quality can be judged from the

physical appearance of the buildings, facilities provided, quality of wall used in the building construction, roofing material, condition of the structural component of the house and the environment, where the house is situated or built upon [6]. Housing generally is a crucial basic need of every human being just like food and clothing; it is a very fundamental aspect of life, survival and health of man. The location and type of housing can determine or affect the status of a man in society. Kehinde [6] stated that shelter is central to the existence of man and went further to say that housing involves access to land, shelter and the necessary amenities to make the shelter functional, convenient, pleasing, safe and hygienic. The quality of housing units is yardsticks by which the health of a nation is measured [7,8,9,10]. Nigeria is facing a serious problem of housing since most national development plans failed considerably. The problem is both qualitative and quantitative and varies from urban to rural areas; while most of the available accommodation do not meet basic international standards in terms of size of rooms, ventilation, lighting, and other amenities, there is also a physical lack of housing all over the country. The problem of housing is more in urban areas due to rural-urban migration [11].

The study of Okafor's [12] on the residential housing problem in Anambra State revealed that globally, housing has remained an interdependent phenomenon that affects virtually every facets of human life. It represents one of the basic human needs which obviously has a profound impact on the health, welfare and productivity of mankind irrespective of socio-economic status, colour or creed. He further affirmed that in spite of the importance of housing to mankind in contemporary times, there is however, a universal shortage of needed standard dwelling units especially in the global south including Nigeria where population growth and urbanization are rapidly on the increase and

where the gap between the housing supply and housing demand is so wide. Isma'il, et al. [13] in their study on urban growth and housing problems in Nasarawa State, Nigeria, noted that housing is a residential structure where man lives and grows. Furthermore, they were of the view that it is therefore universally acknowledged as one of the most basic human needs for survival on the surface of the Earth. The authors concluded that the demand for housing has been an issue of global concern as the housing provision still remains one of the most difficult problems facing humanity.

Olotuah [14] studied accessibility of low-income earners to public housing in Ado-Ekiti, Nigeria and concluded that the poor quality of housing inhabited by the urban poor is a consequence of high level of shortages, in quantitative terms of housing to accommodate them and the lack of the resources to pay for quality housing available in the cities. He observed manifestation of severe overcrowding in inadequate dwellings found in urban centers in Nigeria, which are often of poor architectural standard, poor construction, with inadequate services supplied including drainage. Ezeigwe [15] on the other hand evaluated the causes of housing problems in Nigeria and maintained that one of the basic needs of man is shelter. He was also of the opinion that poverty and population increased due to urbanization, high cost of land, non-implementation of the housing policies.

The main objective of Nigeria's policy on housing has been to make housing affordable to Nigerians by the year 2000. However, within the specified time frame given, the policy failed to achieve its objectives from all ramifications [16]. In times past, records have revealed sharp contrasts in the percentage number of individuals living in rented apartments among developed and developing nations of the world. In Africa, South Africa recorded 22% and Ghana recorded 19%; countries like Finland, UK and Australia are about 30 per cent, and then Netherland recorded as high as 47 per cent of her population living in rented building/apartments. However, in U.S.A and Germany records have revealed less than ten per cent (<10%) of households living in social housing [17]. Here in Nigeria, we have a housing deficit of seven million units in 1991, fifteen million in 2008 and over seventeen million in 2011. The resultant effect is that over 80 per cent of Nigerians live in rented apartments of which most of them are substandard (National Bureau of Statistics [18]. Similarly, Aba metropolis which

is the industrial hub of Abia State with its level of development, urbanization and industrialization has serious residential housing challenges. The need to assess quality and affordable residential housing in Aba cannot be taken out of context owing to the rapidly growing population of the city, leading to a corresponding increase in residential housing deficit. Despite, the high level of population growth in Aba town, residential housing policy has been treated with less attention by the state government, leaving residential housing in the hands of individuals who haphazardly provide accommodations whose standards are low and unfit to support human welfare [19]. The individuals degrade the environment in the name of constructing residential houses with no solid foundation, no proper drainage systems for easy passage of water, poor road network and poor aesthetic quality of the environment amongst others. The government of Abia State had a target in its policy to add up to 10, 000 units of houses in 2007 and 2008 to its housing stock. The target included the provision of affordable houses for low-income groups. Unfortunately, these targets were not met [19]. The low-income groups are now left in the hand of house owners with consequent high rent and accommodation problems. The rent-paying abilities of this group are determined by this situation. Therefore, they may seek shelter in poor housing conditions situated in environmentally degraded places. Hypothetically, Aba constitutes a large proportion of individuals who mostly cannot afford to acquire their own houses, thus, compelled to live in rented houses. Over time, the interests of government on the provision of adequate housing for the low-income group, which are the most vulnerable, have not been seen in the successive housing policy programmes. The middle- and low-income earners live in acute deprivation, spending their little income on rent.

In Europe and elsewhere, trends in housing challenges and affordability have been discussed primarily as an intergenerational issue arising from rapidly rising house prices in the 2000s. A growing literature on 'generation rent' has documented how first-time entrants to the housing market have not been able to access homeownership and end up in the rental sector where they are likely to remain for long periods [20,21,22,23,24]. These accounts also highlight the income differentials that underlay issues of age and tenure. Mapping by Li [25] shows that the number of articles in 26 selected journals with the topic of 'housing challenges and

affordability' has increased, particularly since the Global Financial Crisis (GFC). More recently, Ezennia and Hoskara [26] provided an updated review of the English-language literature on housing affordability measurement published between 2000 and 2018. These reviews indicate that scholarly discussion of housing challenges and affordability is apparent in the advanced economies (North America, Europe, Australasia) across the field of housing/urban studies as well as economics and social sciences.

More recent literature on housing challenges and affordability, particularly since the GFC Crisis, has begun to reframe housing affordability as an urban issue. There have been calls for recognizing and researching what has been called the 'so-far under-recognized and under researched- emergent global crisis of urban housing affordability' [27]. This is occurring within the context of a megatrend of global urbanization in the form of increasing numbers of large cities and an unending mobility to the cities. In the 2010s, affordability in housing has been back on the agendas of the United Nations in the form of Sustainable Development Goals, the Habitat III New Urban Agenda [28] and the EU Urban Agenda.

Literature has increased substantially since the GFC drew attention to the personal, societal and economic risks as national/regional housing markets became embedded in global financial capitalism (see reviews in [29,30,31,32]. A more specific 'financialization of housing' literature has highlighted ways in which global capital flows are intermeshed with housing markets in ways that have implications for local places and local households. These processes may play out differently in different national and sub-national contexts in what Dewilde [33] describes as global processes 'refracted when passing through institutional prisms'. As Forrest and Hirayama [34] suggest this recent wave of housing and urban literature has connected analyses of the dynamics of housing markets into broader political economy debates and 'highlighted the growing significance of residential real estate in the evolution of contemporary capitalism'.

Much of the previous housing literature has focused on mortgage lending, more recent scholarship recognizes that financialization also affects rental housing [35,36,33,37,34]. This has highlighted how large corporate real estate firms bought up foreclosed single-family homes in the US to build up large portfolios as an asset class

with rental income that can be securitized in the same way as mortgage payments [38] and how private equity firms bought privately owned but subsidized rental properties to 'liberate' unused value in real estate in New York [37] and Berlin [39], resulting in displacement of existing tenants or at least considerable rent rises. There are also implications here for young people accessing housing. The not-for-profit (social) housing sector is also not immune from transforming value into revenues: housing associations (with regulated rents and access by administrative criteria) in the UK [35] and the Netherlands [40] have increasingly sought private finance with concomitant exposure to the opportunities and risks of global finance and associated risks of affordability pressures for tenants by way of rent.

In contemporary times, real estate in large metropolitan areas has consistently existed under financialized capitalism in the post GFC period, land/house prices have increased rapidly in western countries often reaching new highs in the 2010s [41]. Despite larger loan sizes chasing higher house prices, household incomes have been mostly flat resulting in 'housing affordability problems' going further up the income scale to include middle-income households in major metropolitan areas. Several other studies on urban housing challenges, prospects and policies in Nigeria and Aba metropolis to be precise and other countries of the world abound in literature. Agbola [42] researched the housing of Nigerians and focused on a review of policy development and implementation. Aribigbola [43] analysed the usefulness of the rational choice model for housing decisions in Akure, Ondo State Nigeria while Onyike [44] assessed the affordability of housing by public servants in Owerri. Akeju [45] also revealed challenges to providing affordable housing in Nigeria while Onyike [46] tried to address the urban housing problem in Nigeria particularly in the 21st century; later in 2010, he developed a model for housing the low-income farmers of urban areas of south-eastern Nigeria [47]. Ugonabo and Emoh [48] assessed the major challenges to housing development and delivery in Anambra State, Nigeria; Ejenma [19] investigated the challenges and prospects of policy on residential layout housing in Abia State; Ibimula and Ibitoye [49] did an overview of housing policy in Nigeria; while Ejenma et al. [11] examined housing challenges in Abia State, Nigeria. However, none of these studies examined the challenges and prospects of urban residential housing in Aba Metropolis, Abia State, Nigeria. It is based on this background that this

study seeks to fill the obvious research gap by focusing on investigating the challenges and prospects of urban residential housing in Aba metropolis, Abia State, Nigeria.

1.1 Study Area

The study area is Aba Metropolis, Abia State, Nigeria. Aba Metropolis is situated between latitudes 5o 2' N and 5o 10'N and between longitudes 7o20' E and 7o 25'E (Figs. 1 and 2). Aba Metropolis is the business hub of Abia State of Nigeria and lies in the South-eastern part of Nigeria. During the time Abia State was set up in 1991, Aba was subdivided into two Local Government Areas (LGAs); these areas are Aba South and North. The area occupied by Aba south is located in the main Aba city centre, and the heartbeat of the State, located in the South-East of Nigeria [50].

Aba is situated in the sub-equatorial region. Aba has a tropical climate with a mean ready temperature of 32°C, and relative humidity of

80% to 100%, and a mean yearly rainfall of about 2,000 mm. The warmest months are usually between January and May, and each of the months has a period of 10 days or more with a temperature of 32°C or above. Similarly, the tropical climate is regulated by the influence of the regions around which are close to the Atlantic Ocean [51]. The area is also characterized by heavy rainfall from April to October ranging from 2000 mm to 2500 mm [51]. The drier months of November, December, January and February are not also free from occasional rains [51,52]. Within and on the east and west axis of the area, a meandering creek further restricts the town's physical structure. Aba thus lies on a relatively rough plain with a mean elevation of about 80 feet (25 m). The northern coastal plain of Aba is characterized by dry land, but the southern lower plain has smaller and distant islands of stable ground in the vast delta area which is continuously being restructured by strong tidal and flood currents [52]. The vegetation of Aba is influenced by rainfall and temperature, which



Fig. 1. Administrative Map of Aba Metropolis

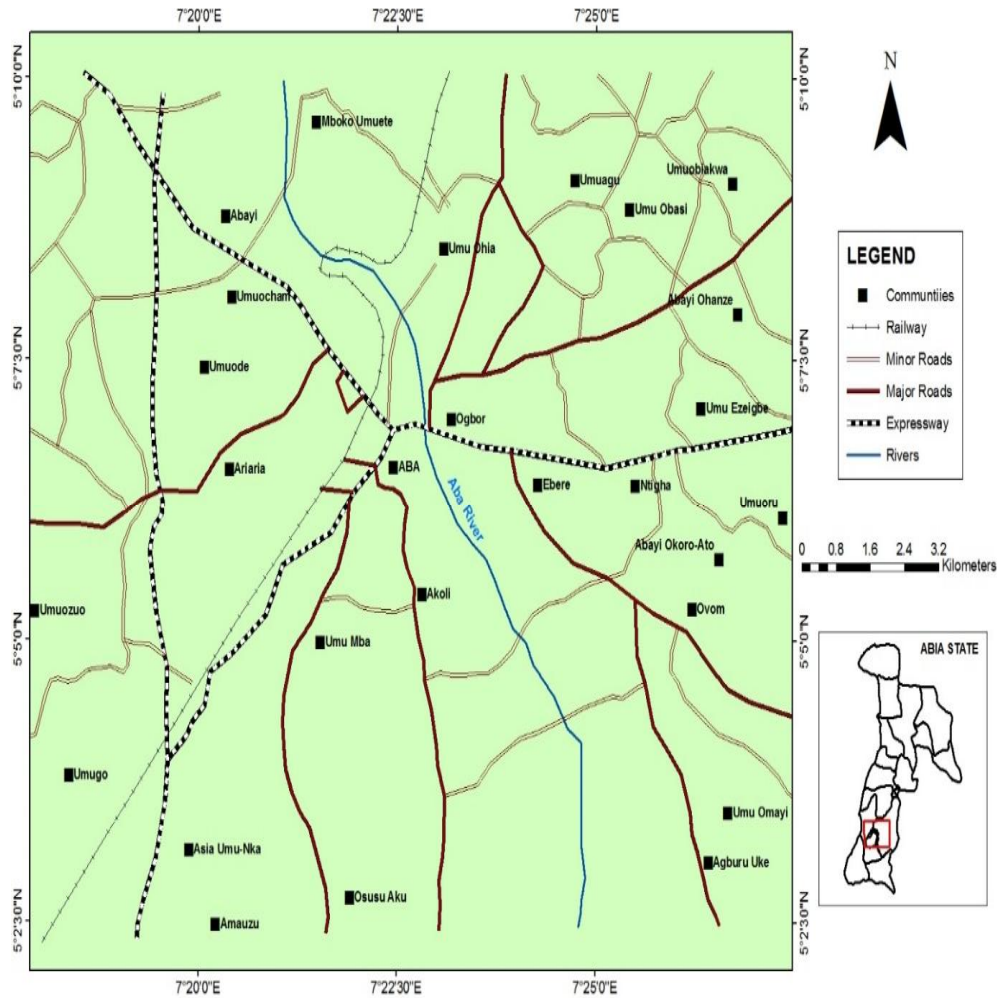


Fig. 2. Aba Metropolis

provide favourable condition for the growth of a varieties of tall and big trees like mahogany (*Khayagrandidoliola*), Obeche (*Triplochitonscleroxylon*), Afara (*Diospyroscelebica*) and other species of economically valuable trees such as raffia palm, shrubs, ferns, and floating grasses, also forms part of the vegetation [51]. According to the National Population Commission [53], Aba metropolis was put at 430,296 (that is, Aba South was 423,852 and North was 6,446 people). However, in the same year, 2006 the National Population Commission allocated 2,833,999 as the population of Abia State [53].

2. METHOD OF THE RESEARCH

Purposive sampling and simple random sampling techniques was adopted in this study to select the locations and respondents who are residing

in the sampled locations in Aba metropolis. The rationale for purposive sampling technique is to ensure sampled locations fall within the scope and objectives of the study and the selection of the characteristics of respondents needed for the questionnaire survey. This study is based on two LGAs with a total population of 531,340 persons with Aba North LGA recording 107,488 persons and Aba South LGA 423,852 persons [53]. Taro Yamane [54] formula was used to calculate the sample size. Based on computation of using 531,340 for (N) the sample size (n) of the study is 399.987, approximately 400.

Since the population size for Aba South was higher (about four times) than population size for Aba North, simple arithmetic was used to determine the proportion of questionnaire that was administered in each sampled area. Thus, Aba South which was 423,852 persons and Aba

North 107,488 were divided by 531,340 and multiplied by 100% each to obtain a proportional size of 318 (79%) for Aba South and 82 (21%). Thus, a total of 318 copies of the questionnaire were divided among the six sample areas under Aba South and total copies of 82 for Aba North among the four sample areas; making it a total of 400 copies of questionnaire distributed in the study area. A total of 352 copies of the questionnaire were retrieved for analysis. The data collected was organized and tabulated in the form of tables to allow further analysis. Descriptive statistics used include percentages, frequency distribution, and charts. Percentages were used to analyze the socio-economic characteristics of sampled respondents.

Inferential statistics were employed to explain the results of the tested hypotheses. The mean statistics were used to analyze research questions that aided the analysis for tested hypotheses. To test for hypothesis one, Spearman Rank Correlation Statistics was employed because the data obtained for income level and house ownership of sampled respondents were ranked and compared to establish their relationship. Chi-square analysis was used to test hypothesis two because the data collected were from various residential groups, thus, there was the need to show the difference in factors influencing rent among them; while the Spearman Rank Correlation Statistics was also used to test hypothesis three. All analyses for the computation of hypotheses were at alpha level (∞) of 0.05 (95%), where the accuracy level was accepted. All statistical analyses were performed using the Statistical Package for Social Sciences (SPSS) version 24.0 while Excel worksheet of Microsoft version 2010 helped in coding, collating and arrangement of data obtained from the questionnaire survey.

3. RESULTS

a. Gender ratio

Table 1 revealed the gender ratio of sampled respondents for the study. The distribution showed that 68.5% of the sampled respondents were males, while the remaining 31.5% of the sampled respondents were females.

b. Level of respondents' education

Table 2 presents information about the level of education among the sampled respondents in

the study area. The distribution showed that 5.1% of the respondents had primary education, 37.5% of the respondents had secondary education, while the remaining 57.4% of the respondents have tertiary education. The study revealed that the sampled respondents are educated.

c. Occupation status

Table 3 shows the distribution for the occupational status of sampled respondents. The distribution revealed that 16.8% of the respondents engage in daily labour, craft or farming; 59.1% of the respondents are either into trading or business; 22.4% of the sampled respondents are junior civil servants, while the remaining 1.7% of the respondents are senior civil servants.

d. Average monthly income

Table 4 shows the distribution for the average monthly income of sampled respondents. The distribution revealed that 6.5% of the respondents earn between ₦5,000 and ₦20,000 on the average monthly, 43.8% of the respondents earn between ₦21,000 and ₦50,000, 31.3% of the respondents earn between ₦51,000 and ₦80,000, 15.9% of sampled respondents earn between ₦81,000 and ₦100,000, while the remaining 2.6% of the respondents earn between ₦101,000 and ₦130,000 and above.

e. House ownership status

The information for the status of occupants among sampled respondents was displayed in Table 5. It showed that 32.1% of sampled respondents are landlord while the remaining 67.9% of sampled respondents are tenants in the study area.

f. Length of stay of sampled respondents in the study area

Table 6 revealed the length of stay of sampled respondents in the study area. The distribution showed 47.7% of the respondents' length of stay in the study area was between 5-8 years, 29.3% of the respondents had also stayed for a period of 9-13 years, 8.2% of sampled respondents have lived for about 19 years, while the remaining 1.1% of the respondents have stayed for 20 years and above in the study area. The study revealed that the majority of the sampled respondents has stayed in the study area for at least 10 years.

Table 1. Gender ratio of sampled respondents

			Gender		Total
			Male	Female	
LGA	Aba South	Count	193	83	276
		% of Total	54.8%	23.6%	78.4%
	Aba North	Count	48	28	76
		% of Total	13.6%	8.0%	21.6%
Total	Count	241	111	352	
	% of Total	68.5%	31.5%	100.0%	

Table 2. Level of education among sampled respondents

			Level of Education			Total
			Primary	Secondary	Tertiary	
LGA	Aba South	Count	18	122	136	276
		% of Total	5.1%	34.7%	38.6%	78.4%
	Aba North	Count	0	10	66	76
		% of Total	0.0%	2.8%	18.8%	21.6%
Total	Count	18	132	202	352	
	% of Total	5.1%	37.5%	57.4%	100.0%	

Table 3. Occupational status

			Occupation Status				Total
			Daily Labour/ Craft/ Farmer	Trader/ Business	Junior civil servant	Senior civil servant	
LGA	Aba South	Count	54	168	51	3	276
		% of Total	15.3%	47.7%	14.5%	0.9%	78.4%
	Aba North	Count	5	40	28	3	76
		% of Total	1.4%	11.4%	8.0%	0.9%	21.6%
Total	Count	59	208	79	6	352	
	% of Total	16.8%	59.1%	22.4%	1.7%	100.0%	

Table 4. Average monthly income of sampled respondents in (₦)

			Average Monthly Income					Total
			₦5,000- ₦20,000	₦21,000- ₦50,000	₦51,000- ₦80,000	₦81,000- ₦100,000	₦101,000- ₦130,000	
LGA	Aba South	Count	23	152	86	15	0	276
		% of Total	6.5%	43.2%	24.4%	4.3%	0.0%	78.4%
	Aba North	Count	0	2	24	41	9	76
		% of Total	0.0%	0.6%	6.8%	11.6%	2.6%	21.6%
Total	Count	23	154	110	56	9	352	
	% of Total	6.5%	43.8%	31.3%	15.9%	2.6%	100.0%	

Table 5. House ownership status

			Response		Total
			Landlord	Tenant	
LGA	Aba South	Count	65	211	276
		% of Total	18.5%	59.9%	78.4%
	Aba North	Count	48	28	76
		% of Total	13.6%	8.0%	21.6%
Total	Count	113	239	352	
	% of Total	32.1%	67.9%	100.0%	

Table 6. Length of stay of sampled respondents in the study area

			Duration					Total
			1-4 years	5-8 years	9-13 years	14-19 years	20 years and above	
LGA	Aba	Count	37	127	88	20	4	276
	South	% of Total	10.5%	36.1%	25.0%	5.7%	1.1%	78.4%
	Aba	Count	11	41	15	9	0	76
	North	% of Total	3.1%	11.6%	4.3%	2.6%	0.0%	21.6%
Total		Count	48	168	103	29	4	352
		% of Total	13.6%	47.7%	29.3%	8.2%	1.1%	100.0%

g. Analysis of percentage number of landlords among low income earners

The distribution on Table 7 exposes the average monthly income of sampled respondents in their residential areas. It was revealed that 0.9% of sampled respondents in Ezukwu earn between #5,000 and #20,000 as average monthly income; while 5.4%, 5.7% and 0.9% earn between #21,000 and #50,000, #51,000 and #80,000 and #81,000 and #100,000 respectively. For the respondents at the Port Harcourt road area, 0.3%, 4.0%, 7.4% and 1.4% earns between #5,000 and #20,000, #21,000 and #50,000, #51,000 and #80,000 and #81,000 and #100,000 respectively. The School road area also recorded that 0.6%, 8.5%, 3.7% and 0.9% earns between #5,000 and #20,000, #21,000 and #50,000, #51,000 and #80,000 and #81,000 and #100,000 respectively. Clifford area also recorded relative percentage of sampled respondents earning between #5,000 and #20,000, #21,000 and #50,000, #51,000 and #80,000 and #81,000 and #100,000 respectively when compared with Port Harcourt and School road area. However, the low standard residential areas (Obohia and Ohonko) recorded higher population of sampled respondents earning between #5,000 and #50,000. On the other hand, the sampled respondents in GRA, World Bank and Umungasi residential areas in Aba North earns between #51,000 and #130,000; while 0.6% from the total of 4.5% in Faulks area earns between #21,000 and #50,000 and the rest between #51,000 and #100,000.

Furthermore, Table 8 revealed that majority of low-income earners are from Obohia and Ohonko residential areas in Aba South which is not surprising because these residential areas are mostly shanties and slums and are being categorized as low standard residential areas in Aba. To find out the population of sampled respondents who are landlords.

Table 9 revealed that about half (32.1%) the number of sampled respondents are landlords in the study area. But more significantly, the percentage of low-income earners who own land is very small, when one considers the total percentage number (1.4% and 9.7%) that earns between #5,000 and #50,000 and this makes a total percentage of 11.1%. Thus, 11.1% of 32.1% is 34.6% of landlords who are low-income earners and this is not even up to half of the total population of landlords among sampled respondents in the study area.

h. Types of housing units in the study area

The information on the type of housing unit in Aba Metropolis was displayed in Table 10. The study revealed that 22.2% of sampled respondents live in one-room apartments, 18.4% of sampled respondents live in self-contained apartments, 31.5% of sampled respondents live in one-bedroom apartments, 17.0% live in two/three-bedroom apartments, 9.1% of respondents are living in duplex apartments, while the remaining 1.7% of sampled respondents live in bungalows. Thus, more of respondents living in one room, self-contained, one, two/three-bedroom apartments were sampled for the study.

i. Rental value of residential housing unit among sampled respondents

The distribution for the rental value among sampled respondents in the study area was displayed in Table 11. It was revealed that 12.8% of sampled respondents in Ezukwu area pay rent of between #51,000 and #200,000; 13.1% of sampled respondents in Port Harcourt road area, School road area and Clifford area also pays rental value between #51,000 and #200,000. However, sampled respondents in Obohia and Ohonko area pay rent as low as #50,000 or below but not more than #120,000 per year. This may be due to the nature and types of building structures in that area which are mostly one-room apartments (Table 12).

Table 7. Cross-tabulation of sampled respondents income with sampled area

		Average monthly income					Total
		#5,000- #20,000	#21,000- #50,000	#51,000- #80,000	#81,000- #100,000	#101,000- #130,000	
Sampled areas	Ezukwu Area	3 0.9%	19 5.4%	20 5.7%	3 0.9%	0 0.0%	45 12.8%
	Port Harcourt road Area	1 0.3%	14 4.0%	26 7.4%	5 1.4%	0 0.0%	46 13.1%
	School road Area	2 0.6%	30 8.5%	13 3.7%	3 0.9%	0 0.0%	48 13.6%
	Clifford Area	1 0.3%	21 6.0%	18 5.1%	4 1.1%	0 0.0%	44 12.5%
	Obohia Area	12 3.4%	31 8.8%	3 0.9%	0 0.0%	0 0.0%	46 13.1%
	Ohonko Area	4 1.1%	37 10.5%	6 1.7%	0 0.0%	0 0.0%	47 13.4%
	GRA Area	0 0.0%	0 0.0%	5 1.4%	11 3.1%	4 1.1%	20 5.7%
	World Bank Area	0 0.0%	0 0.0%	4 1.1%	13 3.7%	3 0.9%	20 5.7%
	Umungasi Area	0 0.0%	0 0.0%	8 2.3%	10 2.8%	2 0.6%	20 5.7%
	Faulks Area	0 0.0%	2 0.6%	7 2.0%	7 2.0%	0 0.0%	16 4.5%
	Total	23 6.5%	154 43.8%	110 31.3%	56 15.9%	9 2.6%	352 100.0%

Table 8. Cross-tabulation of sampled area with occupants status

		Status		Total
		Landlord	Tenant	
Sampled Areas	Ezukwu Area	16 4.5%	29 8.2%	45 12.8%
	Port Harcourt road Area	9 2.6%	37 10.5%	46 13.1%
	School road Area	9 2.6%	39 11.1%	48 13.6%
	Clifford Area	8 2.3%	36 10.2%	44 12.5%
	Obohia Area	12 3.4%	34 9.7%	46 13.1%
	Ohonko Area	11 3.1%	36 10.2%	47 13.4%
	GRA Area	10 2.8%	10 2.8%	20 5.7%
	World Bank Area	17 4.8%	3 0.9%	20 5.7%
	Umungasi Area	13 3.7%	7 2.0%	20 5.7%
	Faulks Area	8 2.3%	8 2.3%	16 4.5%
	Total	113 32.1%	239 67.9%	352 100.0%

Table 9. Cross-tabulation of sampled respondents income with occupants status

			Status		Total
			Landlord	Tenant	
Average monthly income	#5,000-#20,000	Count	5	18	23
		% of Total	1.4%	5.1%	6.5%
	#21,000-#50,000	Count	34	120	154
		% of Total	9.7%	34.1%	43.8%
	#51,000-#80,000	Count	38	72	110
		% of Total	10.8%	20.5%	31.3%
	#81,000-#100,000	Count	30	26	56
		% of Total	8.5%	7.4%	15.9%
	#101,000-#130,000	Count	6	3	9
		% of Total	1.7%	0.9%	2.6%
Total		Count	113	239	352
		% of Total	32.1%	67.9%	100.0%

Table 10. Type of housing units in Aba metropolis

LGA		House type						Total
		One room	Self-contain	One bedroom	Two/three bedroom	Duplex	Bungalow	
Aba	Count	78	61	101	30	4	2	276
	% of Total	22.2%	17.3%	28.7%	8.5%	1.1%	0.6%	78.4%
North	Count	0	4	10	30	28	4	76
	% of Total	0.0%	1.1%	2.8%	8.5%	8.0%	1.1%	21.6%
Total	Count	78	65	111	60	32	6	352
	% of Total	22.2%	18.5%	31.5%	17.0%	9.1%	1.7%	100.0%

Table 12, further revealed that more of two/three-bedroom, duplex and bungalows are housing unit types in GRA and World Bank area and rental values ranged between #161,000 and above #201,000. However, World Bank area features areas of land sold at lower rates by the state governments to individuals giving them the freedom to choose the type of building structures to erect on the land. The higher rental value ranged between #161,000 and #200,000. Similarly, other sampled areas like Umungasi and Faulks residential areas had rental values between #81,000 and #200,000.

j. Tenancy payment agreement

The information for the tenancy payment agreement among sampled respondents was displayed in Table 13. It was revealed that 18.5% of sampled respondents normally pay monthly, 6.5% of sampled respondents pay every 6 months, 61.4% of sampled respondents pay every year, 11.1% of sampled respondents has been paying for two years while the remaining 2.6% of sampled respondents pay for three years. The study, therefore, concludes that the majority of sampled respondents' tenancy agreement was for one year.

k. Factors determining rent in the study area

The factors responsible for the values of rent in the study area were displayed in Table 14. The distribution revealed that quality of buildings (98.4%), road accessibility (75.3%), high cost of land (100%), location (100%) and high cost of building materials are factors responsible for rental values in the sampled areas as indicated by sampled respondents in the study area. The study concludes that factors responsible for the value of rent in the study area are: quality of the building, high land cost, location of the property and high cost of building materials.

l. Level of availability of housing

The level of availability of housing in the study area was displayed in Table 15. It was revealed that 11.1% of sampled respondents believed that housing units are highly available; while the remaining 88.9% of sampled respondents believed that the level of availability of housing in the study area is low. Since the majority of sampled respondents indicated that housing availability is low, thus, it can be concluded that occupants have low access to housing units in the study area.

Table 11. Rental value distribution in sampled areas

	Rental Value						Total
	Less than #50,000	Between #51,000 and #80,000	Between #81,000 and #120,000	Between #121,000 and #160,000	Between #161,000 and #200,000	Above #201,000	
Ezukwu Area	0 0.0%	3 0.9%	19 5.4%	21 6.0%	2 0.6%	0 0.0%	45 12.8%
Port Harcourt road Area	0 0.0%	2 0.6%	35 9.9%	7 2.0%	2 0.6%	0 0.0%	46 13.1%
School road Area	0 0.0%	7 2.0%	25 7.1%	8 2.3%	8 2.3%	0 0.0%	48 13.6%
Clifford Area	0 0.0%	4 1.1%	29 8.2%	9 2.6%	2 0.6%	0 0.0%	44 12.5%
Obohia Area	5 1.4%	40 11.4%	1 0.3%	0 0.0%	0 0.0%	0 0.0%	46 13.1%
Ohonko Area	9 2.6%	33 9.4%	5 1.4%	0 0.0%	0 0.0%	0 0.0%	47 13.4%
GRA Area	0 0.0%	0 0.0%	0 0.0%	4 1.1%	6 1.7%	10 2.8%	20 5.7%
World Bank Area	0 0.0%	0 0.0%	0 0.0%	1 0.3%	14 4.0%	5 1.4%	20 5.7%
Umungasi Area	0 0.0%	0 0.0%	3 0.9%	8 2.3%	9 2.6%	0 0.0%	20 5.7%
Faulks Area	0 0.0%	0 0.0%	5 1.4%	8 2.3%	3 0.9%	0 0.0%	16 4.5%
Total	14 4.0%	89 25.3%	122 34.7%	66 18.8%	37 10.5%	24 6.8%	352 100.0%

Table 12. Cross-tabulation of sampled areas with types of housing units

Sampled areas	Type of housing units						Total
	One room	Self-contain	One bedroom	Two/three bedroom	Duplex	Bungalow	
Ezukwu Area	0 0.0%	14 4.0%	26 7.4%	4 1.1%	1 0.3%	0 0.0%	45 12.8%
Port Harcourt road Area	5 1.4%	12 3.4%	20 5.7%	8 2.3%	1 0.3%	0 0.0%	46 13.1%
School road Area	0 0.0%	13 3.7%	22 6.3%	12 3.4%	1 0.3%	0 0.0%	48 13.6%
Clifford Area	0 0.0%	4 1.1%	31 8.8%	6 1.7%	1 0.3%	2 0.6%	44 12.5%
Obohia Area	37 10.5%	9 2.6%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	46 13.1%
Ohonko Area	36 10.2%	9 2.6%	2 0.6%	0 0.0%	0 0.0%	0 0.0%	47 13.4%
GRA Area	0 0.0%	0 0.0%	1 0.3%	6 1.7%	11 3.1%	2 0.6%	20 5.7%
World Bank Area	0 0.0%	0 0.0%	2 0.6%	8 2.3%	10 2.8%	0 0.0%	20 5.7%
Umungasi Area	0 0.0%	0 0.0%	0 0.0%	12 3.4%	6 1.7%	2 0.6%	20 5.7%
Faulks Area	0 0.0%	4 1.1%	7 2.0%	4 1.1%	1 0.3%	0 0.0%	16 4.5%
Total	78 22.2%	65 18.5%	111 31.5%	60 17.0%	32 9.1%	6 1.7%	352 100.0%

Table 13. Tenancy payment agreement among sampled respondents

		Tenancy agreement					Total	
		Monthly	Every 6 months	1 year	2 years	3 years		
LGA	Aba South	Count	65	23	164	21	3	276
		% of Total	18.5%	6.5%	46.6%	6.0%	0.9%	78.4%
	Aba North	Count	0	0	52	18	6	76
		% of Total	0.0%	0.0%	14.8%	5.1%	1.7%	21.6%
Total		Count	65	23	216	39	9	352
		% of Total	18.5%	6.5%	61.4%	11.1%	2.6%	100.0%

Table 14. Factors responsible for value of rent in Aba metropolis

Factors	Strongly agree	Agree	Disagree	Strongly disagree
Quality of building	146 38.7%	200 53.1%	6 1.6%	0 0.0%
Road accessibility	27 7.2%	232 61.5%	93 24.7%	0 0.0%
Cost of Land	96 27.3%	256 72.7%	0 0.0%	0 0.0%
Ownership policy	0 0.0%	38 10.1%	266 70.6%	48 12.7%
Location	6 1.6%	346 91.8%	0 0.0%	0 0.0%
High cost of building materials	94 24.9%	236 62.6%	21 5.6%	1 0.3%

m. Sampled respondents choice of residential area

Table 16 displays the information concerning the reasons sampled respondents stay in their current residential apartments. The reasons indicated were cheaper housing (29.3%), cost of house/land (12.5%), proximity to work (21.9%), family reasons (14.2%), unemployment (18.2%) and economic stagnation (4.0%). Thus, cheaper housing was a major factor that stimulated sampled respondents' choice of a residential area.

The information on Table 17 also revealed further that the majority of sampled respondents from the total 29.3% who earn between #5,000 and #80,000 on the average choose to stay in current residential areas because of cheaper housing. On the other hand, 12.5% of sampled respondents with the majority of them earning between #51,000 and #130,000 prefers to stay at the current location because of the cost of land. However, 21.9% of sampled respondents area strategically located because of the proximity of place of residence to work; 14.2% of sampled respondents are in their current location because for family reasons; while the remaining 18.2%

and 4.0% sampled respondents are there due to their unemployment status and current economic stagnation in the country.

n. Factors affecting property development in the study area

The factors affecting property development in the study area were displayed in Table 18. The indicated factors affecting property development in the study area are lack of strong residential housing policies (83.5%); lack of fund (98.3%), land acquisition difficulties (97.2%); corruption (88.2%); unavailable credit facilities (95.5%); political instability (56.5%); and lack of available technology (94.3%).

o. Challenges of urban residential housing policies in the study area

The challenges of urban residential housing policies in the study area were displayed in Table 19. The challenges of residential housing policies in the study area are numerous but the major ones affecting housing quality standards are lack of a large number of decent accommodation/housing to help accommodate the ever-increasing population (79.6%); provision

of safe dwelling units (77.3%); available sanitary and affordable residential apartments (77.9%); a secure tenure system (76.4%); provision of adequate physical infrastructures (78.1%); provision of adequate amenities and social services (75.9%); provision of a planned, healthy and livable environment meeting basic requirement (79.8%); and by supporting the

population and reflecting their socio-economic and cultural aspirations and preferences (78.7%). All these identified challenges of residential housing policies are determinants and factors that affect quality housing standards because they are not available in most parts of the study area.

Table 15. Level of availability of housing in the study area

Sampled Areas			Rating			Total
			High	Low	Very Low	
Ezukuw Area	Count	5	39	1	45	
	% of Total	1.4%	11.1%	0.3%	12.8%	
Port Harcourt road Area	Count	6	36	4	46	
	% of Total	1.7%	10.2%	1.1%	13.1%	
School road Area	Count	6	37	5	48	
	% of Total	1.7%	10.5%	1.4%	13.6%	
Clifford Area	Count	1	41	2	44	
	% of Total	0.3%	11.6%	0.6%	12.5%	
Obohia Area	Count	0	35	11	46	
	% of Total	0.0%	9.9%	3.1%	13.1%	
Ohonko Area	Count	15	32	0	47	
	% of Total	4.3%	9.1%	0.0%	13.4%	
GRA Area	Count	4	16	0	20	
	% of Total	1.1%	4.5%	0.0%	5.7%	
World Bank Area	Count	1	19	0	20	
	% of Total	0.3%	5.4%	0.0%	5.7%	
Umungasi Area	Count	1	19	0	20	
	% of Total	0.3%	5.4%	0.0%	5.7%	
Faulks Area	Count	0	16	0	16	
	% of Total	0.0%	4.5%	0.0%	4.5%	
Total	Count	39	290	23	352	
	% of Total	11.1%	82.4%	6.5%	100.0%	

Table 16. Sampled respondents choice of residential area

Reasons			LGA		Total
			Aba South	Aba North	
Cheaper Housing	Count	96	7	103	
	% of Total	27.3%	2.0%	29.3%	
Cost of house/land	Count	0	44	44	
	% of Total	0.0%	12.5%	12.5%	
Proximity to business/work	Count	52	25	77	
	% of Total	14.8%	7.1%	21.9%	
Family reasons	Count	50	0	50	
	% of Total	14.2%	0.0%	14.2%	
Unemployment	Count	64	0	64	
	% of Total	18.2%	0.0%	18.2%	
Economic Stagnation	Count	14	0	14	
	% of Total	4.0%	0.0%	4.0%	
Total	Count	276	76	352	
	% of Total	78.4%	21.6%	100.0%	

Table 17. Cross-tabulation of income and reasons for choice of residential area

Average monthly income	Reasons						Total
	Cheaper housing	Cost of house /land	Proximity to business/ work	Family reasons	Unemployment	Economic stagnation	
#5,000-	11	0	0	3	8	1	23
#20,000	3.1%	0.0%	0.0%	0.9%	2.3%	0.3%	6.5%
#21,000-	58	1	29	22	37	7	154
#50,000	16.5%	0.3%	8.2%	6.3%	10.5%	2.0%	43.8%
#51,000-	30	15	23	21	16	5	110
#80,000	8.5%	4.3%	6.5%	6.0%	4.5%	1.4%	31.3%
#81,000-	4	23	21	4	3	1	56
#100,000	1.1%	6.5%	6.0%	1.1%	0.9%	0.3%	15.9%
#101,000-	0	5	4	0	0	0	9
#130,000	0.0%	1.4%	1.1%	0.0%	0.0%	0.0%	2.6%
Total	103	44	77	50	64	14	352
	29.3%	12.5%	21.9%	14.2%	18.2%	4.0%	100.0%

Table 18. Factors affecting property development in the study area

Factors	SA	A	D	SD
Lack of strong residential housing policies	55	239	58	0
	15.6%	67.9%	16.5%	0.0%
Lack of fund	6	340	6	0
	1.7%	96.6%	1.7%	0.0%
Land acquisition difficulties	10	330	10	2
	2.8%	93.8%	2.8%	0.6%
Corruption	6	308	35	3
	1.7%	87.5%	9.9%	0.9%
Unavailable credit facilities	20	316	16	0
	5.7%	89.8%	4.5%	0.0%
Political instability	6	193	152	1
	1.7%	54.8%	43.2%	0.3%
Lack of available technology	0	332	20	0
	0.0%	94.3%	5.7%	0.0%

Table 19. Challenges of Urban residential housing policies in the study area

Level of Conformity to Housing Standards	SA	A	D	SD
Large number of decent accommodations	1	71	259	21
	0.3%	20.2%	73.6%	6.0%
Safe dwelling units	1	79	244	28
	0.3%	22.4%	69.3%	8.0%
Sanitary and affordable residential apartments	1	77	253	21
	0.3%	21.9%	71.9%	6.0%
Secure tenure systems	0	83	245	24
	0.0%	23.6%	69.6%	6.8%
Adequate physical infrastructure	0	77	257	18
	0.0%	21.9%	73.0%	5.1%
Adequate amenities and social services	0	85	246	21
	0.0%	24.2%	69.9%	6.0%
A planned, healthy and livable environment meeting basic human requirement	0	71	262	19
	0.0%	20.2%	74.4%	5.4%
Supporting the population and reflecting their socio-economic and cultural aspirations and preferences	1	7	239	38
	0.3%	21.0%	67.9%	10.8%

p. Way forward and prospects of urban residential housing policies

The functions and prospects of urban residential housing policies as highlighted by sampled respondents are presented in Table 20. The distribution revealed that to solve the issue of residential housing in Aba Metropolis efforts must be directed towards achieving them as these serve as prospects for policy implementation. Thus, the way forward are: to target a large number of decent accommodation for all (78.7%); encourage free-market approach (69.69) as this will ensure full participation of individuals in the building of houses with governmental aids through construction of housing estates at subsidized rates; promoting the use of local materials for building (75.6%) as this will help to reduce the rising cost trend of modern construction materials; meeting up with demand and supply (77.3%) to enable solve the problem of housing deficit through affordability of housing; mortgage financing (83.5%) to make housing development profitable to attract developers to promote developing affordable housing; flexible land use decree (79.8%) will ensure that effort to control the use of land must be flexible enough for private developers to access and acquire land for housing development; redistribution of population (79.5%) will see that some areas are decongested and will also make available affordable housing to help accommodate slum dwellers in the study area.

4. HYPOTHESES TESTING

Hypothesis 1

H₀: The income level of residents is not a factor for house owners in the study area.

H₁: The income level of residents is a factor for house ownership in the study area.

The results computed for hypothesis 1 was displayed in Table 21. The correlation coefficient r indicated an inverse relationship between income and house ownership. The correlation was significant ($r=0.250$, $p=0.05$) because the level of significance of 0.000 was lower than the probability value of 0.05. Therefore, the income level of residents is a factor for house ownership in the study area. This means that the higher the income the better the chances of sampled respondents becoming house owners.

Hypothesis 2

H₀: Factors that determine rent do not differ significantly in the study area.

H₁: Factors that determine rent differ significantly in the study area.

Table 22 shows the Chi-Square analysis computed for hypothesis 2. The analyses showed that there were significant differences in all factors that determine rent in the study area: quality of building ($\chi^2 =74.796$; $p<0.05$); road accessibility ($\chi^2 =174.04$; $p<0.05$); high cost of land ($\chi^2 =47.715$; $p<0.05$); ownership policy ($\chi^2 =36.285$; $p<0.05$); location ($\chi^2 =26.181$; $p<0.05$); high cost of building materials ($\chi^2 =220.50$; $p<0.05$). From the results, the p values 0.000, 0.000, 0.002, 0.006, 0.002 and 0.000 are less than 0.05 significant levels; as such, the null hypothesis (H₀) was rejected for all factors that determine rent while the alternative hypothesis (H₁) which states that factors that determine rent differ significantly in the study area was accepted.

5. DISCUSSION OF FINDINGS

The study discovered that the sampled respondents for the study are more of migrants and few indigenes. The low-income earners were mostly from the low standard residential areas in Obohia and Odonko residential areas most of which contains slum apartments. More of the sampled respondents were tenants who are mostly non-indigenes (migrants) engaged in one business or the other. The percentage number of low-income earners attested to the fact that they earn between #5,000 and #50,000 monthly. Findings corroborate with Onyike [47] who discovered that low-income earners are non-land owners who usually live in slums just to keep up with the daily challenges in the society; the study focused on developing a model for housing the low-income earners of urban areas in South-eastern Nigeria.

The types of housing units in Aba metropolis are one room, self-contain, one bedroom, two/three-bedroom, duplex and bungalow. Factors determining rent included quality of the building, road accessibility, cost of land, location, and high cost of building materials. However, tenancy agreement between landlord and tenant was mostly for a year. Findings revealed that since most buildings were erected by private individuals as landlords, their major objectives would be for gain, thus, this will no doubt have an

effect on factors determining rent in the study area. Ejenma et al. [11] also discovered similar findings that tenants see the correlates of rent in these areas as functions of; house quality, house shortage, location, house agents and income status. Thus, this may affect the level of availability of residential housing in the study area which was very low as indicated by most of the sampled respondents. However, their choice of staying at present location ranges from the cost of the house, cheaper, proximity to business/work, family, unemployment and economic stagnation. Thus, lack of unemployment and low income will influence the quality of housing individuals can afford in the study area. Findings are in line with the findings of Ogbonna et al., [55] that unemployment usually result in dismal poverty and inability to secure decent housing among individuals in Aba metropolis. The findings of Aliyu and Amadu [56] on urbanization cities and health, challenges to Nigeria, revealed such factors as unemployment and economic stagnation as factors promoting inequality in the affordability of decent housing in Nigeria.

The nature of residential housing problems in the study area culminated from population increase placing a heavy demand on housing - leading to a shortage of residential houses; due to high rent, high cost of building materials, overcrowding and deteriorating environment. These issues have direct impacts on property development because of scarce resources and

unavailable credit facilities to support property development and mostly the lack of strong housing policies. Diogu [57] reiterate that the towns and cities have grown phenomenally with the pace of urbanization in Nigeria showing extraordinarily high rates of 5%–10% per annum. These population increases account in part, for the rapid physical expansion of these cities and consequent creation of urban slums and urban villages; as these have resulted into insufficiency in basic infrastructures and social and economic inequities in urban areas.

The study also discovered that the World Bank Estate under the medium standard residential areas is being characterized by lands and properties which were sold by the government at lower rates to people who have now put up housing facilities in the area. This was one of the housing policies set up by the government to help fight against poor housing challenges in the State. Another residential housing policy set up was the “Map policy” which will allow for decongestion of the Aba North and South urban residential areas. The policy focused on the relocation of occupants to nearby communities to live rather than cluster and put pressure on the already limited space and resources [58]. However, not much has been done to this effect because of poor implementation and that such policy usually requires heavy infrastructural development which must be integrated into the communities for the needed housing facilities.

Table 20. Functions and prospects of urban residential housing policies

Functions	Frequency	Percentage (%)
Target large number of decent accommodations for all	277	78.7
Free Market Approach	246	69.9
Promote the use of local materials for building	266	75.6
Meeting up with the demand and supply of uniform housing standards and regulations	272	77.3
Mortgage Financing	294	83.5
Flexible Land use decree	281	79.8
Redistribution of population by providing several planned and livable environments for accommodation	280	79.5

Table 21. Spearman rank correlation computed for hypothesis 1

		Income	House ownership
Income	Correlation Coefficient (r)	1	-0.250*
	Significance level (2-tailed)		0.000
	N	352	352
House ownership	Correlation Coefficient (r)	-0.250*	1
	Significance level (2-tailed)	0.000	
	N	352	352

Table 22. Chi-square analysis computed for hypothesis 2

Factors that determine rent	Chi Square analysis	Value	df	Asymp. Sig.
Quality of Building	Pearson Chi-Square	74.796 ^a	27	0.000*
	Likelihood Ratio	81.519	27	0.000
	N of Valid Cases	352		
Road accessibility	Pearson Chi-Square	174.042 ^a	27	0.000*
	Likelihood Ratio	179.052	27	.000
	N of Valid Cases	352		
High cost of land	Pearson Chi-Square	47.715 ^a	27	0.002*
	Likelihood Ratio	47.116	27	.000
	N of Valid Cases	352		
Ownership policy	Pearson Chi-Square	36.285 ^a	27	0.006*
	Likelihood Ratio	41.708	27	.001
	N of Valid Cases	352		
Location	Pearson Chi-Square	26.1806 ^a	27	0.002*
	Likelihood Ratio	19.428	27	.022
	N of Valid Cases	352		
High cost of building materials	Pearson Chi-Square	220.499 ^a	27	0.000*
	Likelihood Ratio	153.266	27	.000
	N of Valid Cases	352		

Findings also revealed that the problem of rising cost trend of modern construction materials can serve as an impediment to property development in the study area. The issue of supply and demand level of housing availability will always affect the affordability of housing in the study area. Ejenma et al., [11] suggested the top-down approach to solving the problem of affordability which will stimulate demand through improving availability because demand has outweighed supply leading to increase in house rent and facilities overuse. Findings of the study revealed that there is a significant relationship between the income level of sampled respondents and house ownership thus creating more incentives by the government can help to solve this problem.

6. CONCLUSION AND RECOMMENDATIONS

The study has revealed the challenges and prospects of urban residential housing in Aba metropolis, Nigeria. The study, therefore, concludes that housing as a necessary human requirement in the study area suffers the problems of availability and affordability as most tenants are compelled to pay high amounts of rents with no improved income. This will make worse the socio-economic conditions of the people especially as there exist a large wage differential between the various categories of the workforce and the population at large. As a result, therefore, the study recommended that

the government should ensure they review residential housing policies directed at promoting affordability and solving the problem of the housing deficit in the study area, urban renewal strategy should be encouraged in Aba South through the provision of adequate infrastructural development to achieve social integration, the government should be proactive in ensuring the creation of growth poles, especially in Aba South as this will attract the presence of investors that can help revive the housing sector in the area and the Funds from Mortgage house should be made available by all the tiers of Government (LGA, State and Federal) so that the low-income earners will benefit from the scheme. The interest rate should be made low to attract more low-income earners.

Furthermore, land acquisition should not be difficult in the study area. Land should be readily available and accessible to potential builders and property developers to promote the building of affordable housing for occupants in the study area and the establishment of a localized sustainable building materials industry that will be charged with providing low cost and affordable building materials should be encouraged as this will help reduce the hassles and financial difficulties affecting property development in the study area. More so, the problem of supply and demand creating housing deficit can be solved if the cost of construction for housing facilities and materials is lowered.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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